



EBT WIRELESS PROJECT July 09 Newsletter



DHS

From the Editor – Jan Walters

Total Transactions	EBT Transactions	Total Sales on Wireless
2008 Total: 27,701	4257 (15.4% of total)	\$724,703
2009 Totals:		
January 09 265	17 (6.4%)	\$14,678
February 291	42 (14.4%)	\$23,494
March 382	39 (10.2%)	\$26,075
April 579	44 (7.6%)	\$28,492
May 4134	448 (10.8%)	\$145,541
June 3897	715 (18.3%)	\$92,723

Summer is officially here. We can now have BLTs with fresh Iowa sweet corn!



June Facts:

- EBT transactions are 715 compared to 435 a year ago. This is an increase of 164%!
- EBT sales are \$6390 compared to \$3868 a year ago. This is an increase of 165%!!
- Total transactions are 3897 compared to 3024 a year ago. This is an increase of 129%
- Total sales are \$92,723 compared to \$78,667 a year ago. This is an increase of 118%.
- The average wireless transaction amount for June was \$23.79

I have probably mentioned this before, but your EBT sales are fantastic! I hope we've turned the corner and that EBT sales will continue to grow at this rate. I want to thank all of you for the work that you do and the assistance you provide to EBT households.

Year to date sales for 2009 are \$331,017 compared to \$264,995 from a year ago. This is an increase of 125%.

In June 2009, there were 139,141 Food Assistance/EBT families in Iowa. \$38,633,943 in benefits were issued in June to these families.

A suggestion on the survey forms was to include more information about what markets were experiencing EBT, debit/credit sales. Here are interesting facts regarding June sales:

There were 151 farmers/producers who had sales. 98 of you had EBT sales. The farmers who had 20 or more EBT transactions were:

- Scavo Market
- Storybook Orchard
- Iowa Orchard
- Barb's Garden & Pantry
- R & R Farms
- Nostalgia Farms
- Rinehart Family Farm
- Circle W
- Hala's Honey

Congratulations to Scavo Market for having the highest number of EBT transactions. Congratulations to Storybook Orchard for having the highest amount of EBT sales. Great job!

Get to Know New Food Assistance Retailers

Here is the list of the newest farmers to sign up and become part of the EBT Wireless Project this spring:

1. Don & Fran Ludwick (Northfield Natural Farm) – Mediapolis, IA –Organic vegetables, pears, apples, garlic
2. Stephanie Herbold (Oak Creek Farm) – Runnells, IA –Herbs, vegetables, pumpkins/gourds
3. Betty Timpe (Betty's Baked Goods & Vegetables) – Donnellson, IA – Baked goods, vegetables, fruit and candy
4. Donavan Smith/Emily Burr (Spring Hill Gardens) – Guthrie Center, IA – Bedding plants, flowers, vegetables.
5. Jim Fitkin (Fitkin Popcorn Co. LLC) – Cedar Falls, IA – Popcorn (popped, unpopped, microwave)
6. Harold Davis (D & D Campground & Vegetables – Edgewood, IA – Berries, pumpkins, melons, jelly/jam and baked goods
7. Dixie & Walter Cortez (Cortez Gardens) – Colfax, IA – Produce, baked goods, jelly/jam
8. Dan Tuftee (Tuftees's Garden) – McCausland, IA – Fruit bearing plants, vegetables, herbs, flower plants
9. Earl & Virginia Erickson (Erickson's Produce) – Wallingford, IA - Vegetables, pumpkins, melons, baked goods
10. Denise Balvin – Belle Plaine, IA – Vegetables, apples, pears, grapes, baked goods
11. Jim Birkhofer (Birkhofer Produce) – Moscow, IA – Produce, flowers, plants, pumpkins
12. Neva Bixby (Neva's Countryside Products) – Leon, IA – Vegetables, honey
13. Chris & Debra Shaw (Yummy Tummy Gardens) – Ottumwa, IA – Produce, bread, flowers, jam/jelly
14. Stacy & Aaron Orndorff (Good Hope Growers) – Correctionville, IA – Produce, baked goods, beef, chicken, eggs
15. Jim Wood (Russell's Produce) – Des Moines, IA – Vegetables
16. Peggy Young (Young's Quilt & Garden Patch) – Scotch Grove, IA – Produce, baked goods, jam/jelly
17. Dave Bangert (Two Creeks Farm) – Donnellson, IA – Vegetables, melons, sweet corn
18. Cyndy & Tim Nelson (Kiowa House of Herbs) – Montezuma, IA – Herbs, eggs, bread, produce

19. Rebecca Dunbar (Orale!Salsa) – Indianola, IA - Salsa
20. Paula Mills (Mills Greenhouse & Bake Shoppe), Newton, IA – Produce, herbs, baked goods (specializes in heart healthy & diabetic products)
21. David & Marcia Stoever (Tannenbaum Tree Farm) – Milford, IA – Produce, strawberries, Christmas trees
22. Garon Shutt (Shutt's Garden Center) St. Charles, IA – Produce, fruit, plants, flowers
23. Jeanette Jones (Jan's Craft & Farmers Market) – Marshalltown, IA – Vegetables, spices, crafts
24. Ed Riniker (Apple Hill Farm) – Toddville, IA – Apples & grapes

Will Using Wireless Technology Increase My Sales?

That is a question that many of you ask or think about before you contact us. The answer is as varied as your businesses. For some, you will notice an immediate increase in sales. Others of you may use the wireless machine for a couple of years before it makes a difference in your sales. So, why don't you all have an immediate increase in sales?

- **The location of your market makes a difference.** A farmers' market in an urban area may have more customer traffic than a small rural market.
- **The age of your customers** – I don't like to generalize, but my children, who are in their thirties never carry cash or a checkbook. They use strictly debit/credit cards. My parents only use cash or checks. Some people prefer to use plastic; others don't. It takes time for customers at the market to realize that you can accept EBT and debit/credit cards.
- **How many markets do you sell at per week?** Some of you sell 6 or 7 days a week. Others may only sell once or twice a week. Many of you sell at both urban and rural markets. Do you notice a difference in these two types of markets?
- **Signage** – Do you always remember to take your signs to market? Do you display them in a location that is readily visible? Customers don't realize that they can use EBT or debit/credit cards unless they see signs or you tell them. One new farmer received training the end of May 09. A majority of their June sales were from EBT customers (Grinnell & Oskaloosa areas). They had approximately \$200 in EBT sales for June. Another farmer who was trained on July 4th had \$44 in sales that first day at the market. **Signs can make a difference.**
- **Equipment** – Do you always have your wireless machine with you and ready to go? Are you comfortable using it? If you do not have the wireless machine at every market, customers don't know what to expect. As a result, they may shop with another vendor who can accept EBT or debit/credit cards or they may shop with cash only. Anytime you need a refresher update on the machine, call Tracy or Jan.

Total wireless sales in May 09 were the highest of any month since we started this program in June 2005. Here is a list of growers who also had the highest month ever in wireless sales. The date that they began participating in the Wireless Project is in parenthesis:

1. Allen's Grove Greenhouse (Apr. 06)
2. Rocky Hill Farm (May 06)
3. Rick Mess (May 06)
4. Circle M Produce (May 07)
5. Stillwater Greenhouse (May 07)
6. Winding Creek Gardens (May 07)
7. Musil Gardens (May 07)
8. Adolph's Produce (May 07)
9. Jim's Greenhouse (May 08)
10. Annie's Garden & Greenhouse (May 08)
11. B & J's Greenhouse (June 08)

12. Anything But Green Gardens (Sept. 08)
13. Iowa Food Cooperative (Jan 09)

Fix Coming for EBT Cards

Some of you have experienced problems with EBT cards. The most common complaint is that the cards can not be read when swiped through the wireless device. The magnetic stripe on Iowa's EBT cards is referred to as 'low coercivity or low-co'. When we implemented EBT in 2003, this was common on EBT cards. The magnetic stripes on low co cards are not as durable on the newer, more advanced cards. Due to the number of complaints from recipients and retailers, **Iowa will be switching to a 'high coercivity or high-co' card around the end of August.** The high-co cards are much more durable, making it more difficult to de-magnetize the EBT card. Other states that have switched to the 'high-co' cards, have noticed a huge reduction in the number of key-entered transactions.

In the meantime, if an EBT household's card doesn't swipe, you need to manually enter the card number and follow the prompts on the wireless device. There is no cost to you for manually entering an EBT card.

New Wireless Equipment – Model Verifone 8020

As our purchased Nurit 8000 equipment is aging and developing technical issues, we're starting to upgrade to the Verifone 8020. The Verifone company purchased the Nurit brand a year or so ago. The 8020 looks like the Nurit 8000 with some differences. The most noticeable difference is that the cover over the paper roll is 'blue' and the word 'Verifone' is on the equipment. The big difference is the battery. Call Tracy or TMS for instructions on how to remove the battery.

Upcoming Events

13th Annual Community Food Security Coalition Conference – October 10-13, 2009 at the Des Moines Convention Center. Their website is www.communityfoodconference.org. We've been selected to present information about the EBT Wireless Project.

Farm Bureau Annual Conference – Des Moines Convention Center December 2nd & 3rd, 2009. More information coming.

Des Moines Downtown Winter Season Markets – Des Moines is holding their indoor/outdoor markets at Capital Square/Nollen Plaza; the same as previous years. The dates are November 20th & 21st, and Dec. 18th & 19th. The Friday lunch market will be from 11AM-2PM. For more information contact: Kelly Foss (515-286-4928) or Molly Kotval (286-4911) if you're interested in selling at this market.

Customer Survey Results for 2009

The customer survey response so far is phenomenal! Just a reminder, please put the cards in the sack of any customer, **especially** those who use a plastic card for payment. We've had lots of responses from customers who paid with cash. The comments are interesting, but we really want feedback from those who are using plastic (EBT, debit or credit). If you need more cards, contact Tracy. Here are the results so far:

- Why do you like to shop at farmers markets? (Top reasons in descending order)
 - Good/fresh food (65)
 - Fresh Produce (53)
 - Buy locally grown/made items (36)
 - Support local farmers (23)
 - Friendly (vendors and atmosphere) (11)
- How often do you shop at farmers markets?
 - Every week – 53%
 - Every 2 weeks – 14%
 - Once or twice a month – 12%
 - More than once a week – 7%
 - As much as I can (3%)
 - Not often (3%)
 - Other (8%)
- What markets do you shop at? (Top 5 responses thus far)
 - Davenport (Northpark & Freight House) - 42
 - Des Moines (Downtown, Drake, Valley Junction) - 23
 - Cedar Rapids - 18
 - Iowa City – 17
 - Burlington - 13
- What did you buy today at the market? (Top 6 in descending order)
 - Fresh produce - 114
 - Baked goods - 89
 - Vegetable plants/fruit bushes/trees - 30
 - Flowers – 25
 - Honey/Jam & jelly – 23
 - Meat - 18
- What would you like to buy but can't find at the market? (in descending order)
 - Eggs - 5
 - More Fruit - 5
 - Parsnips - 3
 - Lots of other things, such as (goat milk, fresh juice, shrimp, eggplant, arts & crafts, etc)
- If a year round market was in your area, would you shop at it during the winter months?
(Apparently, the question should have specified 'an indoor' year round market. Many customers are assuming that it's outside and no produce will be available.)
 - Yes – 71%
 - No – 18%
 - Depends or already have indoor year-round market – 11%
- What services could the market offer or provide that would make you shop there more often? (in descending order)
 - Restrooms - 40
 - Hand washing stations - 29
 - Canning/freezing classes - 16
 - Chairs/sitting areas to relax & eat goodies - 6

- How did you pay for your items today?
 - Cash –62%
 - Credit – 16%
 - Debit – 13%
 - EBT – 7%
 - Senior checks/Checks – 2%

Additional comments from customers:

- We want a farmers market in Garner
- Traer – This is a great market, but I wish more vendors accepted credit cards
- Ft. Dodge – Am concerned that we have significantly fewer vendors. Don't want market discontinued.
- Thank you for the EBT. It really helps
- Muscatine – Thanks for the survey
- IA City – I like to buy fresh veggies and bring them to my child care center
- IA City – A winter market would be great!
- Mason City – The lady I bought food from had dirty hands. She also was really mean and rude.
- Davenport – The vendors are so friendly and helpful.
- They're all so very kind and doing a wonderful job.
- I thought the strawberries and bread were overpriced.

Cost of Wireless Equipment

Just a reminder. If you lose the wireless device, there is a \$750 replacement cost. Total Merchant Services will deduct this amount from your checking account. If the device is stolen, be sure to contact your insurance agent to see if a claim can be filed. Insurance may pay for all or part of the replacement costs.

Helpful Hints!

We have received a few calls from farmers indicating that their new wireless machine keeps shutting off by itself. Here is how to turn off the batter saver:

- Get to Credit Sale page
- Hit the red colored 'Menu cancel' key
- The machine may tell you to enter Password. Remember; the password is always the current date mm/dd/yyyy or 06192009, Hit enter after entering the date
- You will now see the 'Menu Screen'. Press '3' Merchant Options
- Now press '5' for Battery Saver
- Now press '1' to turn the Battery Saver off.
- The machine will now ask 'Are you sure? Hit enter for Yes.
- Now you're done! The machine will stay on until you shut it off.
Hit Menu Cancel to return to the Credit Sale screen.

Loading Paper – We have also received a few calls from farmers stating that the receipts aren't printing. Please check to see how you have loaded the paper. The paper must always feed up from the bottom. Make sure the plastic cover over the paper is firmly closed. If you have further problems with this, contact Tracy or call TMS (the 888 number is on the side of your machine.)

Important Information on Turning Off Your Machine!

If you decide to turn off your wireless machines, it is extremely important that you contact Tracy first, not Total Merchant Services (TMS). The EBT Wireless Program is a special program and therefore the closure forms **HAVE** to come through us. If you contact TMS directly, you may incur the \$295 early termination fee. We have had two farmers go directly to TMS and one of the farmers even sent the State of Iowa owned equipment back to TMS and it cannot be retrieved. The same farmer also threw away our signs. Because of these actions, the farmer has been billed for the loss State of Iowa equipment. If you have any questions on this issue, please contact Tracy.

Reminders:

1. Since we have so many new farmers, remember that you cannot ring up a sale for another vendor. You could lose your Food Stamp certification and be terminated from the Wireless Project.
2. Since you are paying for the commercial transaction fees, be sure to keep track of what you are paying so you can use those expenses as a tax deduction.
3. You cannot set a minimum purchase amount. If an EBT household wishes to purchase \$.50 in onions, you do need to process the transaction. Same for any debit or credit transaction.
4. If your machine quits working, be sure to call Jan or Tracy right away! Or if need help during the weekend, you can call the 888 phone number on the side of your machine.
5. Let us know if you need any supplies such as paper rolls, power cords, or battery.
6. The second battery that we provide to you was purchased by DHS. If you ever need to return your wireless machine, be sure to keep one battery, carrying case and signs. We will pick them up from you.
7. **Charge your batteries before market.** You should always have a charged battery, ready to go for market. If a battery is not holding a charge, contact Tracy for a replacement.
10. Please make sure to keep the original box that your machine came in as it contains the Sim card, which is needed to identify your machine if you have to call TMS.

Help Desk

We are here to help you!

When you have questions about:

- **Participating in the Wireless project or reimbursement questions? Call Tracy Penick at 515-281-5545 or Jan Walters at 515-281-3588.**
- **What you can sell to EBT customers, or being authorized to accept EBT? Call FNS at 515-284-4035.**
- **Food Assistance eligibility? Call Char Hansen at 515-281-6820.**